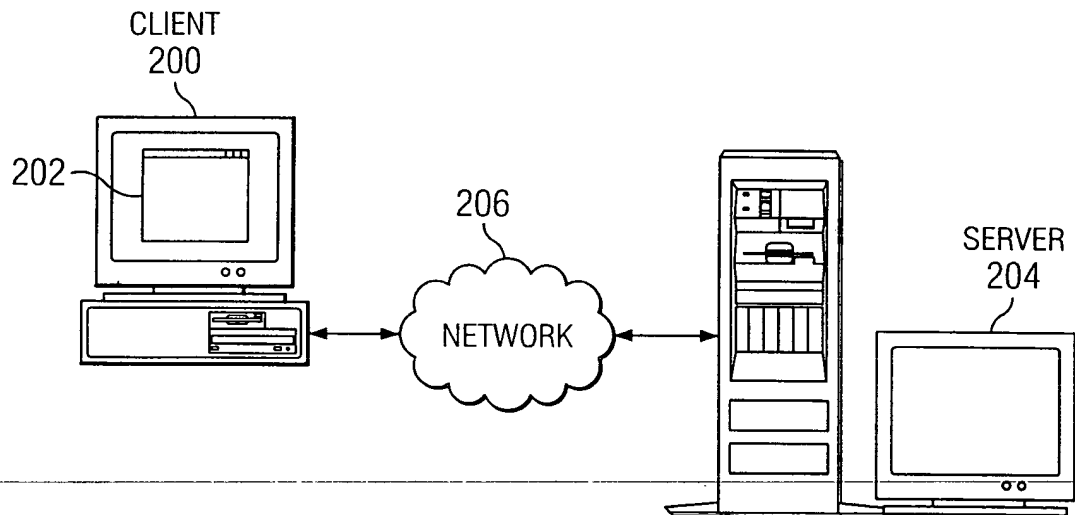
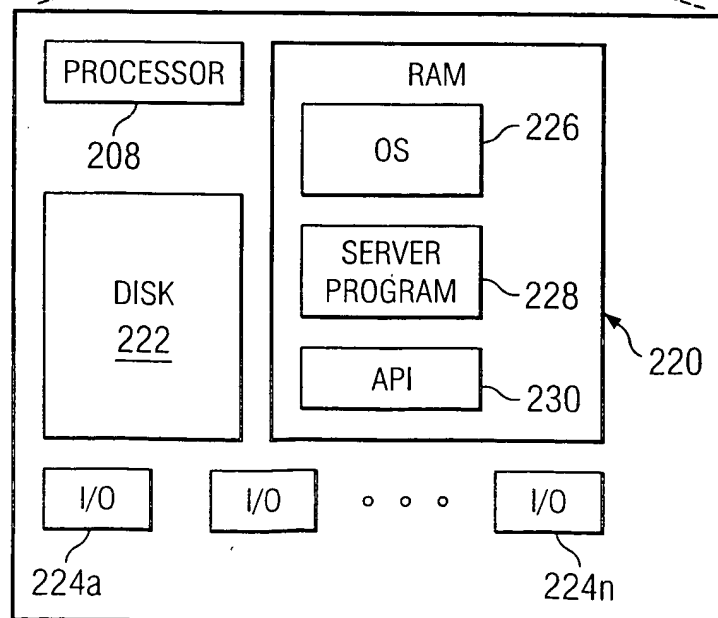
*FIG. 1**FIG. 2*
(PRIOR ART)

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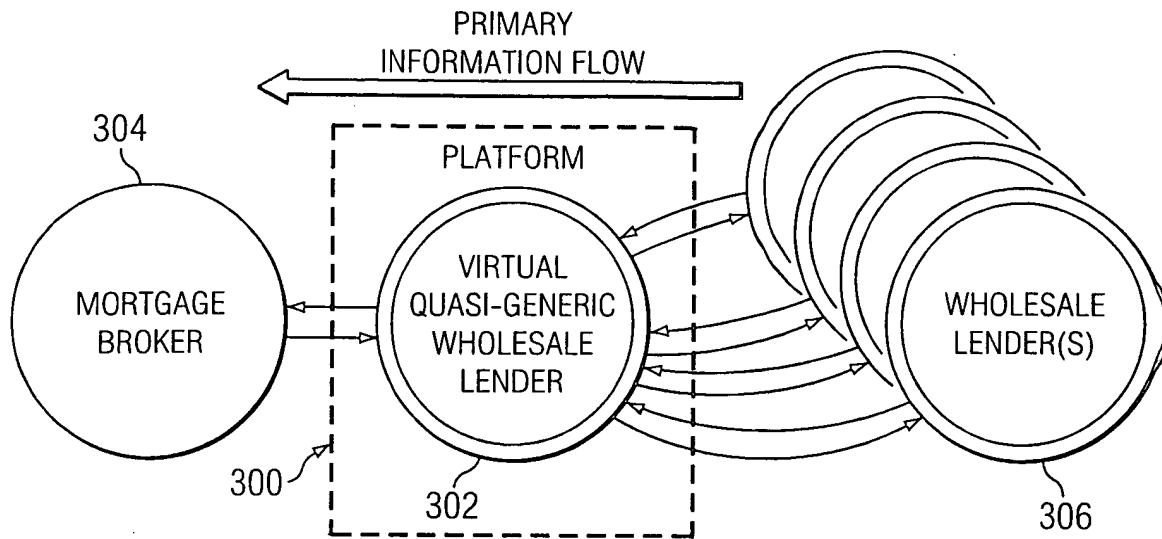


FIG. 3

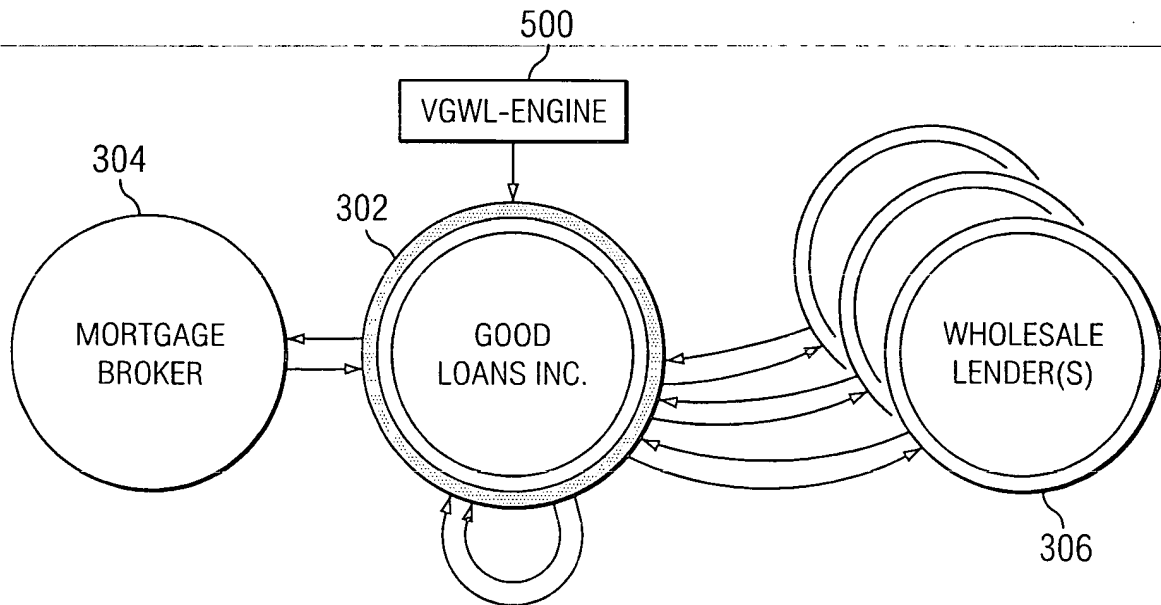


FIG. 5

FIG. 4

Mortgage Broker's Assistant by Sollen Technologies LLC - [MBA - Prospect Info]

File Config Action Help

Lock Needed 7.000%

Closing Date 6/23/99

Days 30

Monthly Payment \$719

Loan Term 30 Yr Fixed

Countrywide

Crestar Mortgage Corporation

Crossland Mortgage Corporation

First Nationwide Mortgage

First Union Mortgage Corporation

Flagstar Bank

HomeSide Lending

InterFirst

Irwin Mortgage

Available Lenders Preferred Lenders YSP

One (1) Profile

More Profiles

Sales Price \$120,000.00

% Down 10 \$12,000.00

Appraised Value \$145,000.00

Loan Amount \$108,000.00

Credit Score (FICO) 620

CLTV LTV 74.5%

Loan Purpose

Loan Type

Documentation

Occupancy

Second Mortgage

Property Types

Miscellaneous

404

408

406

402

400

Mortgage Broker's Assistant by Sollen Technologies LLC - [MBA - Lock In Sheet]

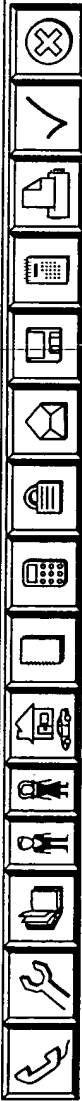
File Config Action Help



Property Address 440 Edge Lake Drive		Property City Dallas	
County	State TX	Zip Code	
LOAN INFORMATION			
InterFirst Program No. 100		Loan Amount \$	Lock Term
Interest Rate 7.125%		Rate Sheet No.	Sales Price or Appraised Value \$110,000
(First Down Option Program 100, 101, or 120 only)			
Construction EZ MI Permanent Utilizing the One Time Close			
Rate Before Add-On		Yes	No
Rate After Add-On		Yes	No
		Yes	No
<p>*NOTE: The applicable rate down fee is due no later than 72 hours to Secondary Marketing</p> <p>Please Circle One of the following for each category:</p>			
Property Type:		Occupancy:	
1. Single Family Detached	1. Purchase	1. Primary	1. One
2. Condominium	2. Rate/Term Refinance	2. Non-Owner	2. Two
3. Townhouse	3. Equity Out Refinance	3. Second Home	
4. PUD	4. Construction Permanent		
	5. One Time Close		
If Property Type is Condominium, Condominium Name:			
TOTAL PRICE CALCULATION			
Rate Sheet Base Price Adjustment			
Loan > \$1000,000 (+.25)			
(Programs 100, 101, 120 only)			
Non-Owner Occupied (-1.50)			
(Programs 100, 101, 120 only)			
Buydown (Refer to rate sheet by program)			
Second Home (-.25: Refer to rate sheet by program)			
(ARMs only)			

InterFirst

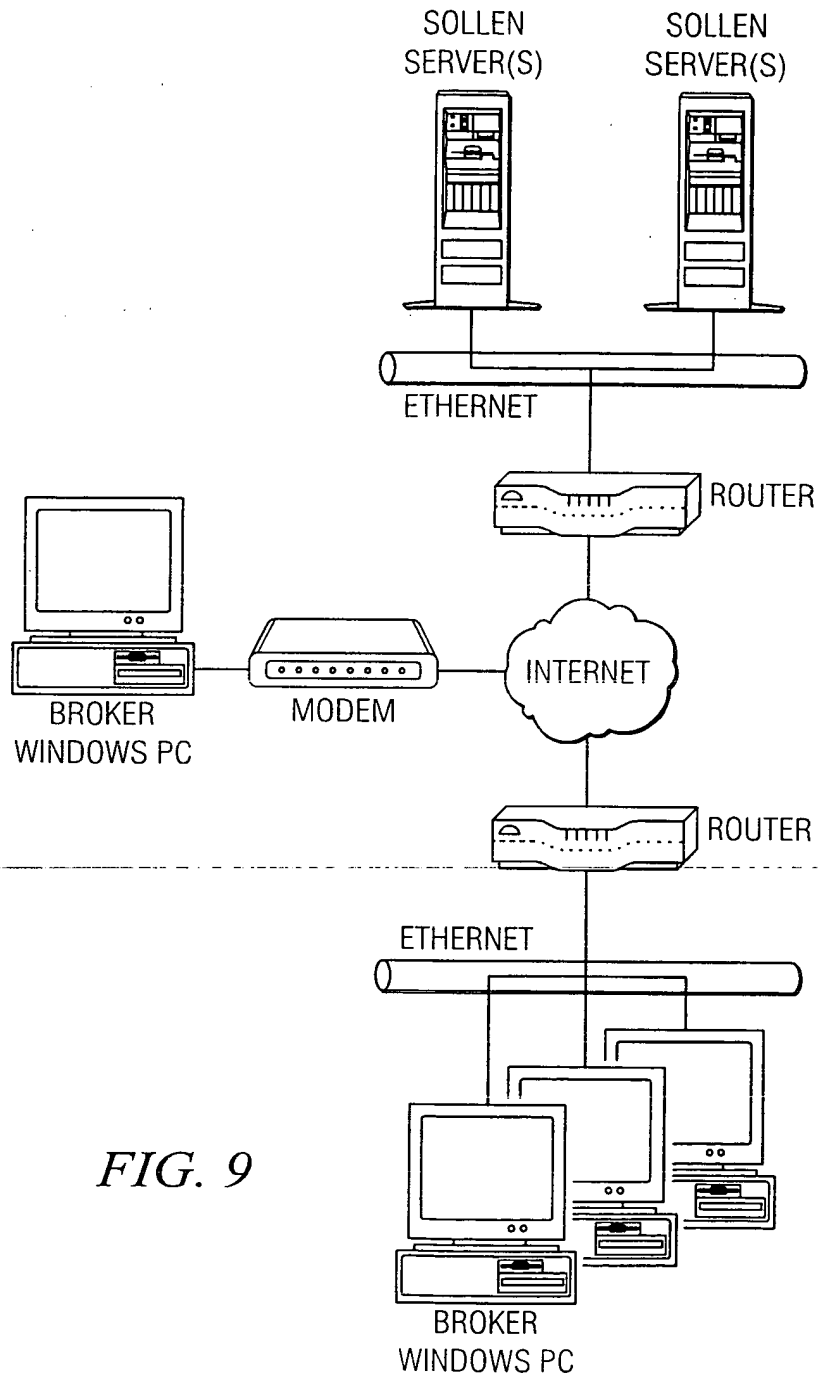
MAY 14 2003
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Sollen Technologies

Personalized Rate Sheet® 5/27/99 11:38:45 AM

Conforming 20 Yr Fixed		Conforming 30 yr Fixed, CHB, __, Gold, Flex, etc.		Conforming 15 Yr Fixed	
7.800	Crosland Mortgage Co.	-3.800	7.500	Crosland Mortgage Co.	-2.200
7.750	Crosland Mortgage Co.	-3.300	7.300	Interfirst	-1.800
7.000	Crosland Mortgage Co.	-3.300	7.000	Interfirst	-1.800
7.000	Interfirst	-3.300	6.900	Interfirst	-1.300
7.000	Interfirst	-3.200	6.800	Interfirst	-1.200
7.000	Interfirst	-3.200	6.750	Interfirst	-0.950
6.900	Interfirst	-0.800			
6.900	Interfirst	-0.700			
6.800	Interfirst	-0.700			
6.700	Interfirst	-0.600			
6.600	Interfirst	-0.600			
6.500	Interfirst	-0.600			
6.400	Interfirst	-0.600			
6.300	Interfirst	-0.600			
Conforming 15 yr Fixed, CHB, __, Gold, Flex, etc.		Conforming 1 Yr ARM		Conforming 5 Yr Balloon	
6.300	Interfirst	-0.600	6.800	Countrywide	-1.400
6.300	Interfirst	-0.600	6.700	Crosland Mortgage Co.	-1.300
6.300	Interfirst	-0.600	6.650	First Nationwide Mortgage	-1.250
6.300	Interfirst	-0.600	6.650	First Nationwide Mortgage	-1.250
6.300	Interfirst	-0.600	6.650	First Nationwide Mortgage	-1.250
6.300	Interfirst	-0.600	6.650	First Nationwide Mortgage	-1.150
6.300	Interfirst	-0.600	6.500	First Nationwide Mortgage	-1.125
6.300	Interfirst	-0.600	6.400	First Union Mortgage	-1.000
6.300	Interfirst	-0.600	6.400	First Union Mortgage	-1.000
6.300	Interfirst	-0.600	6.350	First Union Mortgage	-1.000
6.300	Interfirst	-0.600	6.325	First Union Mortgage	-1.000
6.300	Interfirst	-0.600	6.300	First Union Mortgage	-1.000
				Countrywide	-1.200
				Countrywide	-1.200
				Premier Bank	-1.150
				Interfirst	-1.125
				Crestar Mortgage Co.	-1.120
				Interfirst	-1.100
				Crestar Mortgage Co.	-1.100
				Crestar Mortgage Co.	-1.050
				Crestar Mortgage Co.	-1.000
				Crestar Mortgage Co.	-1.000

*FIG. 9*

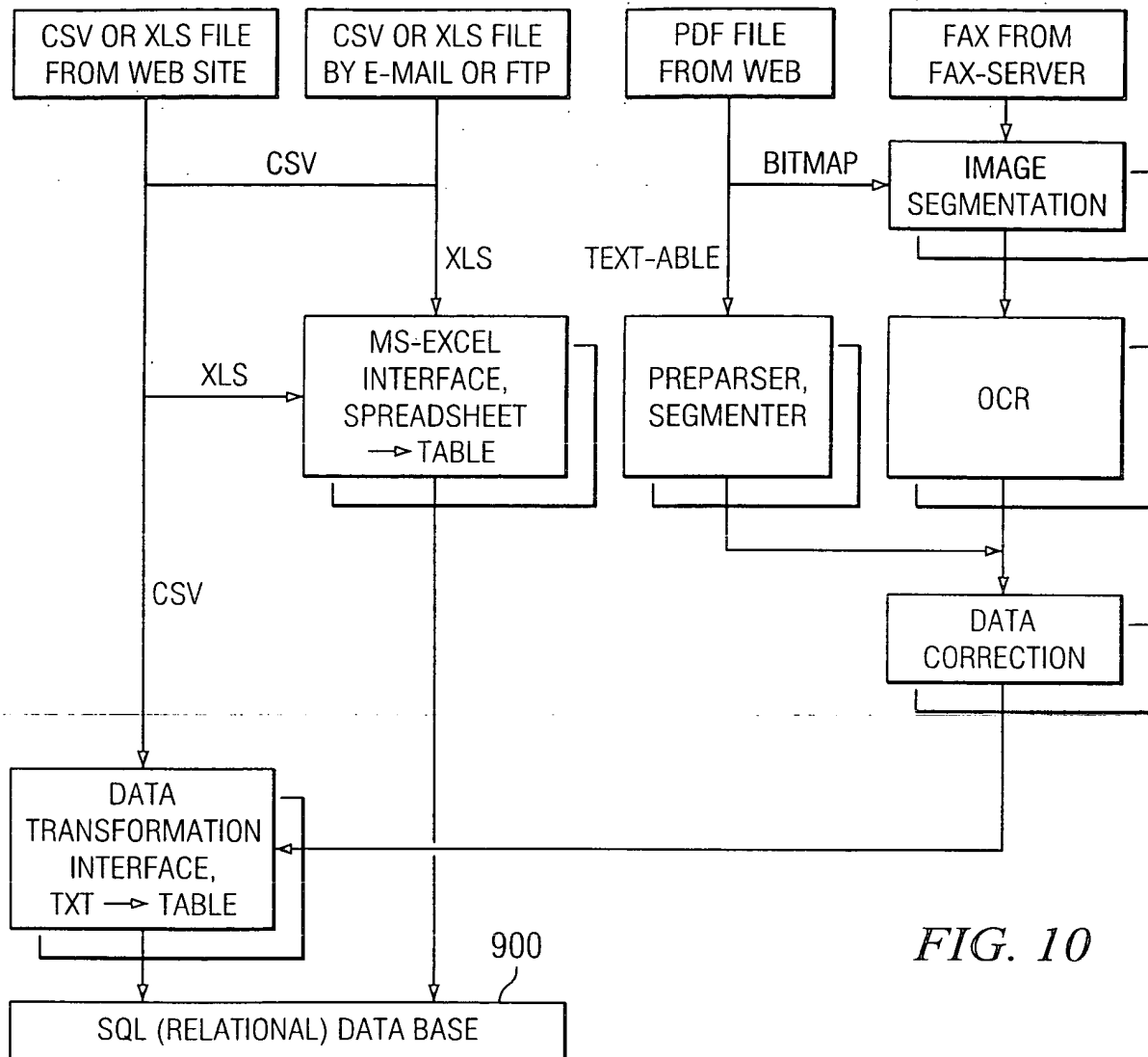


FIG. 10